

Certificate Number: 16339-PAE-DE-030620844

Bankruptcy Case Number: 17-18347



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 25, 2018, at 4:07 o'clock PM EST, Joanne Vitola completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 25, 2018 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor